

MAINSOURCE FINANCIAL GROUP, INC.

	CPP Disbursement Date 01/16/2009	RSSD (Holding Company) 1209109	Number of Insured Depository Institutions 1	
Selected balance and off-balance sheet items	2011 \$ millions	2012 \$ millions	%chg from prev	
Assets	\$2,729	\$2,743	0.5%	
Loans	\$1,551	\$1,570	1.3%	
Construction & development	\$37	\$32	-14.5%	
Closed-end 1-4 family residential	\$555	\$570	2.8%	
Home equity	\$161	\$162	1.0%	
Credit card	\$0	\$0		
Other consumer	\$8	\$9	3.7%	
Commercial & Industrial	\$88	\$96	9.1%	
Commercial real estate	\$510	\$481	-5.7%	
Unused commitments	\$355	\$395	11.2%	
Securitization outstanding principal	\$0	\$0		
Mortgage-backed securities (GSE and private issue)	\$522	\$554	6.1%	
Asset-backed securities	\$0	\$0		
Other securities	\$353	\$348	-1.5%	
Cash & balances due	\$94	\$60	-36.2%	
Residential mortgage originations				
Closed-end mortgage originated for sale (quarter)	\$148	\$171	15.4%	
Open-end HELOC originated for sale (quarter)	\$0	\$0		
Closed-end mortgage originations sold (quarter)	\$139	\$178	27.9%	
Open-end HELOC originations sold (quarter)	\$0	\$0		
Liabilities	\$2,358	\$2,384	1.1%	
Deposits	\$2,167	\$2,191	1.1%	
Total other borrowings	\$177	\$176	-0.9%	
FHLB advances	\$151	\$141	-6.9%	
Equity				
Equity capital at quarter end	\$371	\$359	-3.0%	
Stock sales and transactions with parent holding company (cumulative through calendar year)	\$0	\$0	NA	
Performance Ratios				
Tier 1 leverage ratio	10.3%	9.9%	--	
Tier 1 risk based capital ratio	16.9%	15.9%	--	
Total risk based capital ratio	18.1%	17.2%	--	
Return on equity ¹	8.3%	10.6%	--	
Return on assets ¹	1.1%	1.4%	--	
Net interest margin ¹	4.1%	3.9%	--	
Coverage ratio {(ALLL+Alloc transfer risk)/Noncurrent loans}}	89.0%	89.5%	--	
Loss provision to net charge-offs (qtr)	67.5%	42.7%	--	
Net charge-offs to average loans and leases ¹	1.2%	1.3%	--	
¹ Quarterly, annualized.				
	Noncurrent Loans		Gross Charge-Offs	
Asset Quality (% of Total Loan Type)	2011	2012	2011	2012
Construction & development	9.6%	8.5%	0.1%	0.6%
Closed-end 1-4 family residential	3.5%	3.1%	0.2%	0.2%
Home equity	0.9%	0.9%	0.1%	0.1%
Credit card	0.0%	0.0%	0.0%	0.0%
Other consumer	2.6%	2.6%	6.7%	9.0%
Commercial & Industrial	3.2%	1.9%	0.5%	0.8%
Commercial real estate	3.0%	2.0%	0.4%	0.4%
Total loans	2.9%	2.3%	0.4%	0.4%